

II) REMARKS

The Examiner has indicated that there is no Oath or Declaration present. Applicant submits a copy of the Declaration that was previously filed in this case with the Response to Notice to File Missing Parts filed on March 19, 2001.

The Examiner has stated that two Abstracts are present in the application. Applicant notes that the Abstract filed along with the Response to Notice to File Missing Parts filed on March 19, 2001 is the correct Abstract and that the previously filed Abstract should be cancelled.

The Examiner has rejected claims 61-80 under 35 USC 112. Applicant has amended claim 61 to provide appropriate antecedent basis for the user computer.

The Examiner has rejected claims 81-95 under 35 USC 112. In claim 81, Applicant has amended step (d) to recite that the transaction identifier has been previously transmitted from the merchant computer to the user computer. The Examiner also notes that a verification approval message is transmitted to the user computer containing a verification data string to be used as a confirmation verification data string, and that no use is made of the confirmation verification data string. Applicant has amended step (g) to remove the reference "as a confirmation verification data string". Applicant points out that this claim 81 is a method of the verification computer approving an online transaction between the user computer and the merchant computer. That is, all claim steps are carried out by the verification computer; i.e. receiving a verification request from a merchant computer, storing

the verification request in association with a transaction identifier and a verification data string, then transmitting the transaction identifier and the verification data string to the merchant computer, then receiving from the user computer the transaction identifier that was previously transmitted from the merchant computer to the user computer, then using the transaction identifier received from the user computer to retrieve the verification request previously stored with that received transaction identifier, then performing a verification step by using the first data string associated with the payment card retrieved from storage and the second data string associated with the payment card received from the user computer to verify if the transaction should be approved, and then transmitting a verification approval message to the user computer. The functionality of the verification computer ends at this process step and no further process step needs to be carried out by the verification computer under this claim. It is therefore respectfully submitted that the present claim 81, as amended herein, is not indefinite and is in condition for allowance.

Likewise, the Examiner has rejected claims 96-110 under 35 USC 112. In claim 96, Applicant has amended step (d) of the processing means programming to recite that the transaction identifier has been previously transmitted from the merchant computer to the user computer. The Examiner also notes that a verification approval message is transmitted to the user computer containing a verification data string to be used as a confirmation verification data string, and that no use is made of the confirmation verification data string. Applicant has amended process step (g) to remove the reference "as a confirmation verification data string". Applicant points out that this claim

96 is for a verification computer approving an online transaction between a user computer and a merchant computer. That is, the verification computer processing means is programmed to execute process steps carried out by the verification computer; i.e. receive a verification request from a merchant computer, store the verification request in association with a transaction identifier and a verification data string, then transmit the transaction identifier and the verification data string to the merchant computer, then receive from the user computer the transaction identifier that was previously transmitted from the merchant computer to the user computer, then use the transaction identifier received from the user computer to retrieve the verification request previously stored with that received transaction identifier, then perform a verification step by using the first data string associated with the payment card retrieved from storage and the second data string associated with the payment card received from the user computer to verify if the transaction should be approved, and then transmit a verification approval message to the user computer. The functionality of the verification computer ends at this process step and no further process step needs to be carried out by the verification computer under this claim. It is therefore respectfully submitted that the present claim 96, as amended herein, is not indefinite and is in condition for allowance.

It is respectfully submitted that the entire application is now in condition for allowance.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read 'Anthony R. Barkume'.

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